Bupa
Corporate

Your guide to Split-Bill health cover

Effective 1 January 2026

Bupa


Healthcaring
for miners
farmers
fleet managers
accountants
journalists
architects

Welcome to Bupa Corporate

When health and wellbeing are easy to access and simple to manage, everyone benefits. We help your business create a healthier, more engaged workforce with streamlined processes, user-friendly digital tools and tailored support that connects employees to the care they need. From everyday health to wellbeing programs and mental health support, it's about making life simpler for you — and better for your people.

Explore 3 funding models...

Split-Bill Health Cover

Support your team while managing your costs

- Employees and employers share the cost.
- Offering access to premium Hospital products and high-value Extras that offer **up to 80% back**[1] on included extras at any Bupa-recognised provider[2], up to yearly limits.

Voluntary Health Cover

Give your team access to quality, value-driven health cover

- Self-funded cover where your employees pay the health insurance premium
- Offering access to a range of Hospital and Extras cover, that offer **up to 70% back**[1] on included extras at any Bupa recognised provider[2], up to yearly limits.

Subsidised Health Cover

Fully funded cover for your team with flexible options

- Employers pay the the health insurance premium for their employees.
- Offering access to premium Hospital products and high-value Extras that offer **up to 90% back**[1] on included extras at any Bupa-recognised provider[2], up to yearly limits.

Did you know?

Health and wellbeing ranks as a top employee benefit (alongside pay and reward) in PwC's 'What Workers Want' survey.[3]

Wellness programs can deliver an ROI of $4.30 for every $1 spent – and businesses with strong wellbeing programs report 50% higher revenue per employee.[4]

Bupa Subsidised/Split bill cover often comes with access to extra programs, services and rewards not available to retail customers.

1. Percentage back depends on the product you select. Excludes optical. 2. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Waiting periods, yearly limits, policy and fund rules apply. Restrictions may apply on your policy which are limited benefits for certain services. 3. PWC What workers want, the future of work 2021 what-workers-want-report.pdf (pwc.com.au). 4. Creating Resilient Cultures: Why Businesses Need to Invest in Employee Well-being (nbteamconsulting.com).

Premium Hospital Cover

Where value meets care

Corporate Benefit Mid Hospital – Silver plus

Covers a broad range of hospital procedures, including heart and vascular system.[1]

Excess options:
Nil | $250 | $500 | $750

Corporate Benefit Select Hospital – Silver plus

Covers most hospital procedures, including joint reconstructions, chemotherapy, radiotherapy and immunotherapy for cancer.[1]

Excess options:
Nil | $250 | $500 | $750

Corporate Benefit Hospital – Gold

Comprehensive cover for hospital procedures like pregnancy and birth and hospital psychiatric services.[1]

Excess options:
Nil | $250 | $500 | $750

Key features

Bupa Medical Gap Scheme[2]

Helps reduce the costs members need to pay for in-hospital medical services with $0 gap or capped at $500 per provider.

Accident Inclusion[5]

For accidents sustained after joining, treatment which is restricted or is an exclusion is covered in the same way as an included service.

Travel and accommodation

Helps cover the cost of travel for essential medical or hospital treatment.[3]

Cover for uncapped emergency ambulance transport or on-the-spot treatment by our recognised providers in each state of Australia.[6]

No excess for kids

You won't pay a hospital excess for any child dependants included on your membership up to the age of 32 if they need to go to hospital.[4]

1. Waiting periods, fund and policy rules apply. 2. Out of pocket expenses may apply. For example, if your specialist or specialists chooses not to participate in or is not listed under the Medical Gap Scheme, you will have to pay any medical expenses. Hospital excess or co-payments relevant to your cover apply. Not available to customers being admitted into private hospitals who don't have an agreement with Bupa - https://www.bupa.com.au/medical-gap-scheme. 3. This benefit applies to those who need to travel 200km or more in Australia to receive essential medical and hospital treatment not available in their local community on selected covers. 2-month waiting period and eligibility criteria apply. 4. You won't pay an excess for children (included on your membership) up to the age of 32 if they need to go to hospital. Available on selected hospital covers. Waiting periods, fund and policy rules apply. 5. For accidents sustained after joining, treatment which is restricted or is an exclusion on your cover, will be payable in the same way as an included service. Must meet Bupa's definition of an Accident as defined in the Bupa Fund Rules, must seek medical treatment within 72 hours, and receive any further treatment within 180 days, of the Accident occurring. Out of pockets may apply. 6. If claimable from another source, a benefit won't be paid by Bupa. Benefits for ambulance transportation is only payable where the provider describes the transportation as an 'Emergency'. For more, see the Important Information Guide. There is a 1 day waiting period for emergency ambulance and on-the-spot treatment.

Additional Hospital cover options

For lower level of cover and more customisation options for your employees you can select from the below range.

Corporate Basic Hospital Cover for accidents to help protect your employees from the unexpected – a great way to be exempt from the Medicare Levy Surcharge.	Excess options: **$500 | $750**
Corporate Basic Plus Hospital Cover for the budget conscious that includes selected hospital procedures.	Excess options: **$500 | $750**
Corporate Bronze Plus Hospital Cover for the most common hospital procedures.	Excess options: **$250 | $500 $750**

Key features

All the key features on page 5, plus:

Accidents Happen Refund for select products[1]
(excludes Corporate Basic Hospital)

On some of our corporate covers, when requiring hospital treatment as the result of an accident, Bupa will refund you the hospital excess you paid for the admission.[1]

1. For Accidents that occur in Australia after your cover starts. Must meet Bupa's definition of an Accident as defined in the Bupa Fund Rules, must seek medical treatment within 72 hours, and receive any further treatment within 180 days, of the Accident occurring. Out of pockets may apply. Available on Corporate Basic Plus Hospital, Corporate Bronze Plus Hospital, Corporate Silver Plus Mid Hospital, Corporate Silver Plus Extensive Hospital and Corporate Gold Comprehensive Hospital.

Extras cover

Ready, reliable extras

Corporate Benefit 60 Suits young singles and couples who want a mid-range Extras cover.	• 60% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply. • Online Doctor Appointments[2] (up to 6 services per person, per calendar year) • Up to 100% back[3] on Optical benefits from Bupa recognised providers. (up to yearly limits)
Corporate Benefit 60 Flex Combined yearly limit on most services for employees to use however they like, giving them flexibility and control over their Extras cover.	• 60% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply. • Online Doctor Appointments[2] (up to 6 services per person, per calendar year) • Up to 100% back[3] on Optical benefits from Bupa recognised providers. (up to yearly limits)
Corporate Benefit 70 Suits people with children, with high level Extras cover with generous benefits and limits.	• 70% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply. • Online Doctor Appointments[2] (up to 6 services per person, per calendar year) • Up to 100% back[3] on Optical benefits from Bupa recognised providers. (up to yearly limits)
Corporate Benefit 80 High benefits and limits for an extensive range of services.	• 80% back on included extras at any Bupa-recognised provider[1], up to yearly limits. Restrictions may apply. • Online Doctor Appointments[2] (up to 6 services per person, per calendar year) • Up to 100% back[3] on Optical benefits from Bupa recognised providers. (up to yearly limits)

1. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Waiting periods, yearly limits, policy and fund rules apply. Restrictions may apply on your policy which are limited benefits for certain services. 2. Yearly limits, waiting periods, fund and policy rules apply. Members will only be able to book general doctor appointments via Blua. Appointments with specialists cannot be booked via Blua. Members who are under 18 years old may need to attend the appointments with a parent or guardian. Available on all eligible extras and combined products that include Blua online doctor appointments. Service provided by third party partner. Benefits payable for 100% of charge up to service limits for Blua Online Doctor Appointments only. Benefits are not payable for services included in the Medicare Benefit Schedule (MBS). See blua.bupa.com.au for more details. 3. Up to 100% back at any Bupa-recognised optical provider. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Some items are not covered when purchased online. Selected lens options and consumables are not covered. Optical Coverage not included on Corporate Choice 50. Up to yearly limits. Waiting periods, fund and policy rules apply.

7 reasons you'll love the Split-Bill extras range

Up to 100% back

You'll receive up to 100% back on Optical benefits from Bupa recognised providers (up to yearly limits).[1]

No lifetime limit

For orthodontics[2] on selected products.

Digital mental health

Access to This Way Up for Online Cognitive Behavioural Therapy (CBT) courses to help manage symptoms of anxiety and depression.[5]

Gap Free for Kids[3]

With eligible combined hospital and extras, you could pay nothing for most dental, physiotherapy, chiropractic and podiatry consultations at Members First providers for child dependants on your family membership (up to yearly limits).

Online Doctor Appointments

100% of the appointment fees covered on up to 6 Online Doctor Appointments to connect eligible Bupa members with doctors through Blua, Bupa's digital health platform.[6]

Members First Platinum

On eligible combined products, members could get 100% back on up to two 6-monthly check-up and cleans at Members First Platinum providers, up to yearly limits.[4]

Members First Ultimate

100% back on up to two 6-monthly check-up and cleans every year, at Members First Ultimate providers, claimable outside of yearly limits.[7a]

100% back on general dental fillings, at Members First Ultimate providers, up to yearly limits.[7b]

1. Up to 100% back at any Bupa-recognised optical provider. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Some items are not covered when purchased online. Selected lens options and consumables are not covered. Up to yearly limits. Waiting periods, fund and policy rules apply. 2. Depends on level of cover. Yearly limits, waiting periods, benefit claiming restrictions, policy and fund rules apply. 3. Waiting periods, yearly limits, benefit claiming restrictions, policy and fund rules apply. Child dependants only. Excludes orthodontics, orthotics and hospital treatments. Bupa has Members First providers for these services. Not available in all areas. 4. At Members First Platinum providers you can receive up to 100% back on dental check-up and cleans (select dental items only) once every 6 months, up to your yearly limits. Available on eligible packaged products or combined hospital and extras products (excluding Freedom 50 Extras, Freedom 60 Extras, Freedom 60 Boost, Extras Saver, Corporate Choice 50, Corporate Benefit 60 Flex, FLEXtras products and Your Choice Extras 60 where General Dental is not included). Waiting periods, benefit claiming restrictions, yearly limits, policy and fund rules apply. Not available in all areas. 5. Up to yearly limits. Waiting periods, fund, and policy rules apply. 6. Yearly limits, waiting periods, fund and policy rules apply. Members will only be able to book general doctor appointments via Blua. Appointments with specialists cannot be booked via Blua. Members who are under 18 years old may need to attend the appointments with a parent or guardian. Available on all eligible extras and combined products that include Blua online doctor appointments. Service provided by third party partner. Benefits payable for 100% of charge up to service limits for Blua Online Doctor Appointments only. Benefits are not payable for services included in the Medicare Benefit Schedule (MBS). See blua.bupa.com.au for more details. 7a. You can receive 100% back on dental check-up and cleans (select dental items only) once every 6 months at Members First Ultimate Providers. Waiting periods, benefit claiming restrictions, policy and fund rules apply. Excludes orthodontics and in-hospital treatments. Available on all eligible extras products which includes General Dental (excluding FLEXtras and Your Choice Extras 60 where General Dental is not included). If you choose or require any additional dental services, any health insurance benefits will also be subject to your yearly limits. Not available in all areas. 7b. Select direct restoration and general fillings only. Benefit claiming restrictions, waiting periods, yearly limits, fund and policy rules apply. Available on all Extras products with general dental at Members First Ultimate Providers. Not available in all areas.

Additional Extras cover options

Corporate Choice range

Members get standalone entry-level options, flexible ways to use their Extras and up to 70% back* on included services, depending on their level of cover at any Bupa-recognised provider[1], up to yearly limits. Bupa Corporate Choice Extras is the choice employees will love.

Corporate Choice 50
For those who want entry-level cover.

- **50% back on included extras at any Bupa-recognised provider,**[1] up to yearly limits. Restrictions may apply.
- **$500 flexible yearly limit[2] you can use across most included services.**

Corporate Choice 50 Boost
For those who want basic coverage for everyday services such as optical, physio and chiro.

- **50% back on included extras at any Bupa-recognised provider,**[1] up to yearly limits. Restrictions may apply.
- **$600 flexible yearly limit[2] you can use across most included services.**
- **A separate $150 yearly limit for optical (with up to 100% back at Bupa-recognised optical providers up to yearly limit).**[3]

Corporate Choice 60
For those who want mid-range cover.

- **60% back on included extras at any Bupa-recognised provider,**[1] up to yearly limits. Restrictions may apply.
- **$650 flexible yearly limit[2] you can use across most included services.**
- **A separate $200 yearly limit for optical (with up to 100% back at Bupa-recognised optical providers up to yearly limit).**[3]
- **Online Doctor Appointments.**[4]
(Up to 6 services per person, per calendar year)

Corporate Choice 60 Boost
For those who want mid-to-high range cover

- **60% back on included extras at any Bupa-recognised provider,**[1] up to yearly limits. Restrictions may apply.
- **$800 flexible yearly limit[2] you can use across most included services.**
- **A separate $200 yearly limit for optical (with up to 100% back at Bupa-recognised optical providers up to yearly limit).**[3]
- **Online Doctor Appointments.**[4]
(Up to 6 services per person, per calendar year)

Corporate Choice 70
For those who want higher benefits and limits

- **70% back on included extras at any Bupa-recognised provider,** up to yearly limits. Restrictions may apply.
- **$1,000 flexible yearly limit[2] you can use across most included services.**
- **A separate $250 yearly limit for optical (with up to 100% back at Bupa-recognised optical providers up to yearly limit).**[3]
- **Online Doctor Appointments.**[4]
(Up to 6 services per person, per calendar year)

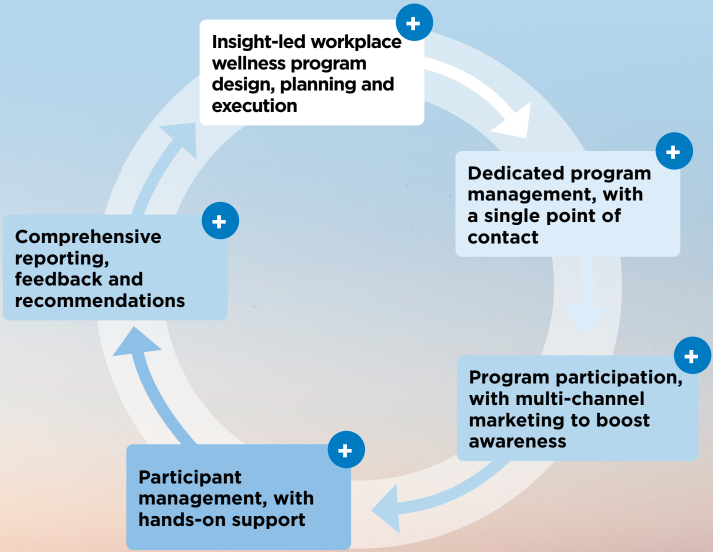
*Percentage back depends on the product you select. Excludes optical. 1. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Waiting periods, yearly limits, policy and fund rules apply. Restrictions may apply on your policy which are limited benefits for certain services. 2. At Bupa-recognised providers, up to yearly limits. Waiting periods, benefit claiming restrictions, fund and policy rules apply. Optical has a separate yearly limit and Corporate Choice 50 excludes optical. 3. Up to 100% back at any Bupa-recognised optical provider. Extras service providers must meet certain requirements to be recognised by Bupa and for us to pay towards the cost of your treatment. Some items are not covered when purchased online. Selected lens options and consumables are not covered. Optical Coverage not included on Corporate Choice 50. Up to yearly limits. Waiting periods, fund and policy rules apply. 4. Yearly limits, waiting periods, fund and policy rules apply. Members will only be able to book general doctor appointments via Blua. Appointments with specialists cannot be booked via Blua. Members who are under 18 years old may need to attend the appointments with a parent or guardian. Available on all eligible extras and combined products that include Blua online doctor appointments. Service provided by third party partner. Benefits payable for 100% of charge up to service limits for Blua Online Doctor Appointments only. Benefits are not payable for services included in the Medicare Benefit Schedule (MBS). Refer to blua.bupa.com.au for more details.

Flexible wellbeing that grows with your people

Every business is unique – and so is every wellbeing journey.

Bupa's flexible, insight-led solutions adapt to your team's evolving needs. With over 125 health and wellbeing programs, we create holistic and practical experiences that support every aspect of wellbeing.

From empowering health screenings that spot areas of improvement, to improving mindset and healthy habits through tailored mental and physical health programs – we're here to help your people thrive.



Go to **bupa.com.au/fundrules** to see our fund rules.

Unsure of any words? Visit: **bupa.com.au/glossary**

To find out more about what the Australian Government Rebate on private health insurance means for you, visit: **bupa.com.au/rebate**

For more information

Contact the Bupa Corporate team via the **Bupa Corporate New Business Enquiry Form**

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